## Case 18-10193-elf Doc 27 Filed 01/26/18 Entered 01/27/18 00:59:13 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court States Bankruptčy Eastern District of Pennsylvania

In re: John Michael Hynd Debtor

Case No. 18-10193-elf Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Jan 24, 2018 Form ID: 309I Total Noticed: 17

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2018. db +John Michael Hynd, 25 Inland Road, Levittown, PA 19057-2305 +KML Law Group, Attn: Rebec Philadelphia, PA 19106-1541 14038786 Attn: Rebecca Solarz, Esquire, 701 Market Street, Suite 5000, P. O. Box 655621, Dallas, IA 10211 +Pacific Union Financial LLC, 14038785 Dallas, TX 75265-5621 14038788 +Stevens Business Service, 92 Bolt Street #1, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: jefffournier@verizon.net Jan 25 2018 03:02:25 JEFFERY A. FOURNIER, aty 19007 Fournier Law Offices, 2480-B Durham Road, Bristol, PA +E-mail/Text: bncnotice@ph13trustee.com Jan 25 2018 03:03:48 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
E-mail/Text: bankruptcy@phila.gov Jan 25 2018 03:03:32 City of Philadelphia, sma City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2018 03:02:56 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 25 2018 03:03:15 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 25 2018 03:03:02 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 15000 Capital One Drive, 14038791 EDI: CAPITALONE.COM Jan 25 2018 02:48:00 Capital One, Richmond, VA 23238 +EDI: CAPITALONE.COM Jan 25 2018 02:48:00 14038787 Capital One, P. O. Box 30285. Salt Lake City, UT 84130-0285 14039214 +EDI: PRA.COM Jan 25 2018 02:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 14038792 EDI: TDBANKNORTH.COM Jan 25 2018 02:48:00 TD Bank, N.A., 70 Gray Road, Portland, ME 04105 14038789 EDI: TDBANKNORTH.COM Jan 25 2018 02:48:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street, Lewiston, ME +EDI: WFFC.COM Jan 25 2018 02:48:00 Lewiston, ME 04243 Wells Fargo Bank Card, MAC F82535-02f, 14038790 Des Moines, IA 50306-0438 P. O. Box 10438, +EDI: WFFC.COM Jan 25 2018 02:48:00 14038793 Wells Fargo Bank Card, P. O. Box 14517, Des Moines, IA 50306-3517 TOTAL: 13 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

JEFFERY A. FOURNIER on behalf of Debtor John Michael Hynd jefffournier@verizon.net

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 3

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Information to	formation to identify the case:				
Debtor 1	John Michael Hynd	Social Security number or ITIN xxx-xx-5269			
	First Name Middle Name Last Name	EIN			
Debtor 2	First Name - Middle Name - Leat Name	Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/11/18			
Case number: 18	-10193-elf				

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: John Michael Hynd	About Debtor 2:
2.	All other names used in the last 8 years	our money ryne	
3.	Address	25 Inland Road Levittown, PA 19057	
4.	<b>Debtor's attorney</b> Name and address	JEFFERY A. FOURNIER Fournier Law Offices 2480–B Durham Road Bristol, PA 19007	Contact phone (215) 943–1873 Email: <u>jefffournier@verizon.net</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 1/24/18

For more information, see page 2

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Debtor John Michael Hynd

Case number 18–10193–elf

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 28, 2018 at 11:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 4/29/18	
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 3/22/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 7/10/18	
A proof of claim is a signed s  www.uscourts.gov or any bar  If you do not file a proof of cla  a proof of claim even if your o  Secured creditors retain rights claim submits the creditor to tl  For example, a secured credit		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might r a proof of claim even if your claim is listed in the schedulest to Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy for example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 3/20/2018 at 10:0 Street, Philadelphia, PA 19107	ne trustee of 266.00 per month for 60 months. The 00 AM Location:Courtroom #1 – 900 Market	
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. If distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claime	ffice or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that	
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to be a deadline to object to be a deadline.	debts will not be discharged until all payments tors may never try to collect the debt from the bu want to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office	